

**Information to identify the case:**

Debtor 1	<u>Richard L. Wyman Jr.</u>	Social Security number or ITIN	xxx-xx-2373
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Elvira Wyman</u>	Social Security number or ITIN	xxx-xx-9286
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-13561-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard L. Wyman Jr.

Elvira Wyman

4/24/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Richard L. Wyman, Jr.  
 Elvira Wyman  
 Debtors

Case No. 16-13561-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Apr 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2017.

db/jdb cr +Richard L. Wyman, Jr., Elvira Wyman, 749 Lorraine Drive, Cliffwood Beach, NJ 07735-5430  
 +Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr.,  
 Arlington, TX 76014-4101  
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 intp +Monmouth County Sheriff's Office, Monmouth County Counsel's Office,  
 Hall of Records, Room 236, One East Main Street, Freehold, NJ 07728,  
 UNITED STATES 07728-2278  
 516023303 ACS, Box 7058, Utica, NY 13504-7058  
 516057724 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
 Arlington, TX 76096-3853  
 516023307 +Bob's Furniture, Wells Fargo Financial Nat Bnk, 800 Walnut Street,  
 Des Moines, IA 50309-3891  
 516274076 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS et.al., Americas Servicing Company,  
 Default Document Processing, N9286-01Y., 1000 Blue Gentian road, Eagan MN 55121-7700  
 516023311 +Home Depot, PO Box 790328, Saint Louis, MO 63179-0328  
 516238227 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635,  
 Wilkes-Barre, PA 18773-9635  
 516023314 +Phelan Hallinan & Diamond, 400 Fellowship Rd, Suite 100, Mount Laurel, NJ 08054-3437  
 516023315 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of NJ Div of Tax, Att: Compliance & Enforcement - Bkcy,  
 50 Barrack St, 9th Floor, PO Box 112, Trenton, NJ 08695-0269)  
 516660759 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 516660760 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516023317 +US Dept of Education, Direct Loan Servicing, Att: Bankruptcy Unit, PO Box 9635,  
 Wilkes Barre, PA 18773-9635  
 516023318 +US Dept of Education, Att: Student Loan Bankruptcy Unit, 400 Maryland Ave SW,  
 Washington, DC 20202-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 24 2017 22:41:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 24 2017 22:41:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516023304 +EDI: WFFC.COM Apr 24 2017 22:38:00 America's Servicing Co, PO Box 10335,  
 Des Moines, IA 50306-0335  
 516023305 +EDI: WFFC.COM Apr 24 2017 22:38:00 America's Servicing Co., Bankruptcy Dept,  
 3476 Stateview Blvd, Fort Mill, SC 29715-7203  
 516023306 +EDI: WFFC.COM Apr 24 2017 22:38:00 America's Servicing Co., Bankruptcy Dept,  
 1 Home Campus, Des Moines, IA 50328-0001  
 516023308 EDI: CAPITALONE.COM Apr 24 2017 22:38:00 Capital One, Bankruptcy Department,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 516109927 EDI: CAPITALONE.COM Apr 24 2017 22:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 516047556 EDI: DISCOVER.COM Apr 24 2017 22:38:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 516023309 +EDI: DISCOVER.COM Apr 24 2017 22:38:00 Discover More Card, PO Box 30943,  
 Salt Lake City, UT 84130-0943  
 516023310 +EDI: PHINAMERI.COM Apr 24 2017 22:38:00 GM Financial, Bankruptcy Dept, PO Box 183853,  
 Arlington, TX 76096-3853  
 516023312 EDI: NAVIENTFFKASMSERV.COM Apr 24 2017 22:38:00 Navient, PO Box 9500,  
 Wilkes Barre, PA 18773-9500  
 516023313 +EDI: WFNNB.COM Apr 24 2017 22:38:00 New York & Company, PO Box 182273,  
 Columbus, OH 43218-2273  
 516274753 EDI: PRA.COM Apr 24 2017 22:38:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
 POB 41067, Norfolk VA 23541  
 516249198 +E-mail/Text: bncmail@-legal.com Apr 24 2017 22:41:54 TD Bank USA, N.A.,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 516023316 EDI: WTRRNBNBANK.COM Apr 24 2017 22:38:00 Target, PO Box 1581, Minneapolis, MN 55440-1581  
 516211336 EDI: WFFC.COM Apr 24 2017 22:38:00 Wells Fargo Bank NA, PO Box 10438,  
 Des Moines IA 50306-0438

TOTAL: 16

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 32

Date Rcvd: Apr 24, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516083541\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE5, Mortgage Pass-Through Certificates, Series 2006-HE5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John D. Krohn on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE5 nj.bkecf@fedphe.com  
John Philip Schneider on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE5 nj.bkecf@fedphe.com  
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM Financial mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com  
Michael D Fitzgerald, I on behalf of Interested Party Monmouth County Sheriff's Office michael.fitzgerald@co.monmouth.nj.us  
Warren Brumel on behalf of Joint Debtor Elvira Wyman wbrumel@keyportlaw.com, BrumelLawECF@gmail.com  
Warren Brumel on behalf of Debtor Richard L. Wyman, Jr. wbrumel@keyportlaw.com, BrumelLawECF@gmail.com

TOTAL: 9